



HEALTH MATTERS

A MONTHLY REPORT ON THE STATUS OF THE CITY OF CARMEL EMPLOYEE HEALTH BENEFIT PLAN



March 31 Balance	\$1,100,084		Dec 31, 2008 Balance	\$1,060,854
Total Revenues	720,784		Jan - Apr Revenues	\$3,214,690
Employer Premiums	595,464		Jan - Apr Expenses	\$3,138,008
Employee Premiums	99,646		Apr 30, 2009 Balance	\$1,137,536
Other Revenues	25,674			
Total Expenses	\$683,332		YTD Gain/(Loss)	\$76,682
Week 1 Claims	97,170			
Week 2 Claims	158,463			
Week 3 Claims	111,359			
Week 4 Claims	107,344			
Rx Claims	122,310			
Other Expenses	86,686			
Monthly Gain/(Loss)	\$37,452			
April 30 Balance	\$1,137,536			

Use It or Lose It

Reminder for those who have signed up for flexible spending accounts: Under federal law, these accounts are handled on a "use it or lose it" basis. We ask you—please, please, please—to use it. A number of employees lost significant balances in 2008, and we hate to see that. Here are some things you should keep in mind in 2009 and as you prepare for 2010:

- ❖ IRS regulations do not allow you to change your flex election mid-year unless you experience a change in family status—a birth, death, marriage or divorce, for example.
- ❖ Be conservative in your estimates. Set aside money only for those expenses that you can reasonably anticipate.
- ❖ If you forget to use your debit card for an eligible medical expense, you can submit a manual claim for reimbursement. Claim forms are available from Human Resources.
- ❖ Eligible dependent care expenses must be incurred by December 31, 2009. Claims can be submitted through April 30, 2010.
- ❖ Eligible medical expenses can be incurred through February 28, 2010 (the IRS allowed us to establish a grace period several years ago). Claims can be submitted through April 30, 2010.
- ❖ If it looks like you won't be able to spend all the money in your account, consider the following: schedule necessary health care you have been putting off, such as an eye exam or dental work; stock up on over-the-counter products like pain relievers, cold, flu, asthma and allergy medications, antiseptics, diabetes supplies, skin, eye and ear care products or personal test kits (just be sure not to buy more than you can use before the expiration date).
- ❖ You can spend your entire annual medical flex contribution any time after January 1. You don't have to wait until you have enough money in your account to cover your expenditures.
- ❖ You can submit flex claims for expenses of eligible family members, even if those family members are not enrolled in the City's medical plan.

Help for Tough Times

Even in the best of times, we all need help occasionally—maybe someone to talk to, maybe just someone to provide information that we can use to make decisions. As times get tougher—family life more complicated, finances more strained—it's more important than ever to have someone to turn to. Failure to deal with personal and/or emotional issues can lead to physical and/or medical problems.

The City offers two programs to help employees with day-to-day issues or personal crises. The St. Vincent Employee Assistance Program (EAP) and the Unum Work-Life Balance Program both offer assistance in various forms. The chart on page 4 of this newsletter provides comparative information about these programs. In general, St. Vincent focuses on face-to-face counseling, while Unum's strength is providing information via the internet or by telephone. Feel free to use one or both; each is entirely confidential.

Vacation Discounts

If you plan to de-stress by taking a vacation this year, you now have the opportunity to purchase tickets for a wide variety of attractions at discounted rates. Through the Tickets At Work Corporate Benefits Program, you can purchase tickets for such things as the Walt Disney Resorts in Florida and California, Las Vegas attractions and Broadway shows in New York City. You can also get discounts on various city passes, car rentals, movie rentals and movie tickets at local theaters.

Go to www.TicketsAtWork.com to see the available attractions, and set up your own account. Simply click on the "Sign Up" button and then "Create A New Account". You will be asked to provide your email address and create a password. The Company Code is CARMEL. Enter your zip code and click on "Save Account". You can order tickets at the web site or place your order over the phone by calling customer service at 800-331-6483.

Don't Ignore these Signs

While few of us would blithely ignore such symptoms as chronic chest pain or shortness of breath, we also need to pay attention to the more subtle signs our bodies give us that something could be wrong. While some signals are certainly more urgent than others, milder symptoms can also signal trouble and can impact your quality of life. Here are 10 symptoms you ignore at your own peril, according to the Mayo Clinic (www.mayoclinic.com).

Unexplained weight loss. While for many of us, weight loss isn't necessarily a bad thing, if you're losing excessive weight without intending to do so, it's time to consult your physician. (Unintentional excessive weight loss is considered to be 5 per cent of your weight within one month and/or 10 percent of your weight within six to 12 months.) Unexplained weight loss could be caused by an overactive thyroid, depression, liver disease, cancer, or disorders that interfere with how well your body absorbs nutrients.

Persistent fever. A persistent low-grade fever—over 38 C or 100.4 F—could signal hidden infections ranging from a urinary tract infection to tuberculosis. It could, however, also be linked to malignant conditions such as lymphomas. *Note:* If you have an immune system problem or take immune-suppressing drugs, fever may not be a reliable warning sign. Also fever can be a reaction to certain treatments or medications, such as chemotherapy for cancer.

Shortness of breath. If you're feeling short of breath, and it's beyond the usual stuffy nose or feeling winded from exercise, this could point to an underlying health problem. Causes for breathlessness could include chronic obstructive pulmonary disease, chronic bronchitis, asthma, heart problems, anxiety, panic attacks, pneumonia, a blood clot in the lung (pulmonary embolism), pulmonary fibrosis and pulmonary hypertension.

Unexplained changes in bowel habits. Changes in bowel habits may indicate a bacterial infection such as campylobacter or salmonella, or a viral or parasitic infection. Other possible causes are inflammatory bowel disease and colon cancer. Experts recommend seeing your doctor if you have any of the following: severe diarrhea lasting more than two days; mild diarrhea lasting a week; constipation that lasts for more than two weeks; unexplained urges to have a bowel movement; bloody diarrhea; black or tarry-colored stools.

Mental status changes. Significant changes in thinking or behavior can be caused by infection, head injury, stroke and low blood pressure. They can also be a result of medications, especially those you've only recently started taking. See your doctor if any of the following occur: sudden or gradual confused thinking; disorientation; sudden aggressive behavior; hallucinations.

New or more severe headaches (especially if you're over age 50). A sudden or serious headache can be caused by stroke, blood vessel inflammation (arteritis), meningitis, brain tumor, aneurysm or bleeding on the brain after head trauma. Be particularly aware of a headache accompanied by fever, stiff neck, rash, mental confusion, seizures, vision changes, speaking difficulties and scalp tenderness or pain with chewing.

Short-term loss of vision, speaking or movement control. These are signs of a possible stroke or transient ischemic attack (TIA)—so minutes count. Seek immediate emergency medical care if you have any of the following: sudden weakness or numbness of the face, arm or leg on one side of your body; sudden dimness, blurring or loss of vision; loss of speech, or trouble talking or understanding speech; a thunderclap headache (a severe headache that strikes like a clap of thunder); sudden dizziness, unsteadiness or a fall.

Flashes of light. The sudden sensation of flashing lights may signal the beginning of retinal detachment. To save vision in the affected eye, seek immediate medical care.

Feeling full after eating very little. Feeling full sooner than usual? If you're full after eating little food and have persistent nausea and vomiting that last more than a week, consult with your doctor. There are many possible causes, including pancreatic cancer, stomach cancer and ovarian cancer.

Hot, red or swollen joint. These could be caused by a joint infection, which requires emergency care to save the joint and keep bacteria from spreading elsewhere. Other possible causes include gout or certain types of arthritis such as rheumatoid arthritis.

Don't be alarmed, just aware. Many signs and symptoms are caused by conditions that aren't chronic, but very treatable—but the adage 'better safe than sorry' certainly applies with it comes to your health. The bottom line: don't ignore symptoms or concerns, but consult with your doctor.

<u>EMPLOYEE ASSISTANCE PROGRAMS</u>	St. Vincent Stress Center Employee Assistance Program	UNUM Work-Life Balance Program
<u>LIVE SUPPORT</u>	317-338-4900 (local) 800-544-9412 (long distance) Main facility located at 8401 Harcourt Road, Indianapolis, IN 46260	800-854-1446 (English) 877-858-2147 (Spanish)
<u>ON-LINE SUPPORT</u>	None	www.lifebalance.net (user ID & password: lifebalance) Videos, audio files, customized email newsletters, online health management tools and calculators , exercise programs, financial calculators, retirement planners, parenting tips, links to other helpful websites
<u>SERVICES</u>	Short-term counseling (up to 7 sessions) with referrals for future needs; 24-hour crisis telephone line	Unlimited internet access; Unlimited telephone access; Referrals to local counselors for up to 3 face-to- face visits
<u>COST</u>	None unless additional services are required from an outside source	None unless additional services are required from an outside source
<u>ISSUES:</u>		
Alcohol and/or drug problems	Yes	Yes
Depression	Yes	Yes
Emotional distress/anxiety	Yes	Yes
Financial problems	Yes	Yes
Legal problems	Yes	Yes - includes referral to local attorney for one free, 30-minute legal consultation; possible 25% discount on additional services
Marital and family conflicts	Yes	Yes
Work conflicts with supervisors/co-workers	Yes	Yes
School conflicts/problems	Yes	Yes
Assistance with locating childcare/eldercare	No	Yes
Information and advice for everyday issues such as purchasing a vehicle, travel, moving, buying a home and military concerns	No	Yes

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